

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF MISSISSIPPI	
Case number (if known)	19-10600		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 0.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 0.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 242,758.75
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 242,758.75

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 421,565.87
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 421,565.87
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 0.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 66,350.96
		Your total liabilities \$ 487,916.83

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 2,142.37
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 2,142.37
5.	Schedule J: Your Expenses (Official Form 106J)	\$ 1,450.00
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 1,450.00

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?**

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	_____
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI			
Case number	19-10600		

Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.
 Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1 Make: _____

Who has an interest in the property? Check one

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Current value of the entire property? Current value of the portion you own?

\$50,000.00 \$50,000.00

Model: _____
Year: _____
Approximate mileage: _____
Other information:
2015 Ford F250: over 21,000 miles (\$43,965.00) & 2015 Can-Am Maverick 1000R Turbo X DS (\$10,066.50)

Check if this is community property
(see instructions)

3.2 Make: _____

Who has an interest in the property? Check one

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Current value of the entire property? Current value of the portion you own?

\$43,000.00 \$43,000.00

Model: _____
Year: _____
Approximate mileage: _____
Other information:
2015 Ford F250: over 88,000 miles

Check if this is community property
(see instructions)

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

3.3 Make: _____

Who has an interest in the property? Check one

Model: _____

 Debtor 1 only

Year: _____

 Debtor 2 only

Approximate mileage: _____

 Debtor 1 and Debtor 2 only

Other information: _____

 At least one of the debtors and another**2013 Ford Expedition: over 63,000 miles** **Check if this is community property**
(see instructions)**\$23,557.50****\$11,778.75**

3.4 Make: _____

Who has an interest in the property? Check one

Model: _____

 Debtor 1 only

Year: _____

 Debtor 2 only

Approximate mileage: _____

 Debtor 1 and Debtor 2 only

Other information: _____

 At least one of the debtors and another**2011 GMC Yukon: over 130,000 miles** **Check if this is community property**
(see instructions)**\$18,585.00****\$18,585.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....=>**\$123,363.75****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....**Household goods of furniture, appliances, pots, pans, dishes,
flatware, silverware, linens, rugs, lamps, shades, luggage,
lawnmowers, hand tools, yard work tools, grills, etc.****\$2,500.00****7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....**55" HD TV, 55" HD TV, 32" HD TV, 32" HD TV, broken 70" HD TV,
D1's laptop, D2's laptop, 3-children's laptops, 2 - xbox 1's game
system w games, 2-PS4 game station w/ games, bluray player
(each item is worth less than \$200)****\$1,400.00****65" smart HD TV****\$250.00**

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**miscellaneous pictures, picture albums, picture frames, mirrors, etc.****\$50.00****5 Bibles & old text books****\$75.00****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**basketball goal, 1 bike, trampoline, rip stick, broken pool table, children's fishing poles (each item is worth less than \$200)****\$275.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**personal clothing****\$500.00****personal clothing****\$500.00****children's clothing****\$1,000.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**wedding ring****\$1,500.00****miscellaneous items of costume jewelry****\$50.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**10 year old Shihtzu, 6 mo old Lab with no papers, 9 month old mix breed dog****\$0.00**

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Give specific information.....

1 pair of prescription eye glasses	\$50.00
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1 pair of children's prescription eye glasses	\$30.00
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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$8,180.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

Cash on hand	\$100.00
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17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1. Checking	Bank of Holly Springs	\$109.00
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17.2. Savings	Bank of Holly Springs	\$6.00
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18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

 No Yes. Give specific information about them.....

Name of entity:

% of ownership:

J and J Wholesalers, Inc.	25%	%	\$50,000.00
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J and J Wholesalers, Inc.	25%	%	\$50,000.00
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Rebel Auto Body and Diesel Inc.	25%	%	\$0.00
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Rebel Auto Body and Diesel Inc.	25%	%	\$0.00
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Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

Rebel Salvage, Inc.	50%	%	\$0.00
Rebel Salvage, Inc.	50%	%	\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...

Car dealer's license	\$0.00
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Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600****28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**2019 earned income credit (EIC) and EIC for all subsequent years, when received****Unknown****2019 federal tax refund and refunds for all subsequent years, when received****Unknown****2019 state tax refund and refunds for all subsequent years, when received****Unknown****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**approximately \$8,000.00 owed in back child support by Josh Cargile****Child Support****\$0.00****30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**money owed to client from Anthony Charlton for stolen assets****\$4,000.00****34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600** Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$104,215.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

 No. Go to Part 6. Yes. Go to line 38.**Current value of the portion you own?**
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

 No Yes. Describe.....

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

 No Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

 No Yes. Describe.....

air compressor & heater

\$7,000.00

41. Inventory

 No Yes. Describe.....

42. Interests in partnerships or joint ventures

 No Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

 No. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe.....

44. Any business-related property you did not already list

 No Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

\$7,000.00

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here **\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2	\$0.00
56. Part 2: Total vehicles, line 5	\$123,363.75	
57. Part 3: Total personal and household items, line 15	\$8,180.00	
58. Part 4: Total financial assets, line 36	\$104,215.00	
59. Part 5: Total business-related property, line 45	\$7,000.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$242,758.75	Copy personal property total \$242,758.75
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$242,758.75

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF MISSISSIPPI	
Case number (if known)	19-10600		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Household goods of furniture, appliances, pots, pans, dishes, flatware, silverware, linens, rugs, lamps, shades, luggage, lawnmowers, hand tools, yard work tools, grills, etc.	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Line from <i>Schedule A/B</i> : 6.1			
55" HD TV, 55" HD TV, 32" HD TV, 32" HD TV, broken 70" HD TV, D1's laptop, D2's laptop, 3-children's laptops, 2 - xbox 1's game system w/ games, 2-PS4 game station w/ games, bluray player (each item is worth less than \$200) Line from <i>Schedule A/B</i> : 7.1	\$1,400.00	<input checked="" type="checkbox"/> \$1,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
65" smart HD TV Line from <i>Schedule A/B</i> : 7.2	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
miscellaneous pictures, picture albums, picture frames, mirrors, etc. Line from <i>Schedule A/B</i> : 8.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
5 Bibles & old text books Line from <i>Schedule A/B: 8.2</i>	\$75.00	<input checked="" type="checkbox"/> \$75.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
basketball goal, 1 bike, trampoline, rip stick, broken pool table, children's fishing poles (each item is worth less than \$200) Line from <i>Schedule A/B: 9.1</i>	\$275.00	<input checked="" type="checkbox"/> \$275.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
personal clothing Line from <i>Schedule A/B: 11.1</i>	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
personal clothing Line from <i>Schedule A/B: 11.2</i>	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
children's clothing Line from <i>Schedule A/B: 11.3</i>	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
wedding ring Line from <i>Schedule A/B: 12.1</i>	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
miscellaneous items of costume jewelry Line from <i>Schedule A/B: 12.2</i>	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
10 year old Shihtzu, 6 mo old Lab with no papers, 9 month old mix breed dog Line from <i>Schedule A/B: 13.1</i>	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
1 pair of prescription eye glasses Line from <i>Schedule A/B: 14.1</i>	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
1 pair of children's prescription eye glasses Line from <i>Schedule A/B: 14.2</i>	\$30.00	<input checked="" type="checkbox"/> \$30.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Cash on hand Line from <i>Schedule A/B: 16.1</i>	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
2019 earned income credit (EIC) and EIC for all subsequent years, when received Line from <i>Schedule A/B</i> : 28.1	Unknown	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(i)
2019 federal tax refund and refunds for all subsequent years, when received Line from <i>Schedule A/B</i> : 28.2	Unknown	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(j)
2019 state tax refund and refunds for all subsequent years, when received Line from <i>Schedule A/B</i> : 28.3	Unknown	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(k)
Child Support: approximately \$8,000.00 owed in back child support by Josh Cargile Line from <i>Schedule A/B</i> : 29.1	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss Code Ann § 85-3-1(c) 100% of cash value is exempt. Thus if value is greater, the excess is exempt also.
money owed to client from Anthony Charlton for stolen assets Line from <i>Schedule A/B</i> : 33.1	\$4,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 99-41-23(8)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No
 Yes

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF MISSISSIPPI	
Case number (if known)	19-10600		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
\$194,508.99	\$275,000.00	\$0.00

2.1 **Bank of Holly Springs**

Creditor's Name

Describe the property that secures the claim:
**571 Hwy 7 North, Oxford, MS owned
by J and J Wholesalers, Inc.,
co-debtor**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **First Mortgage**

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

54922.2 **Bank of Holly Springs**

Creditor's Name

Describe the property that secures the claim:
**2014 Ford F-250 4x4 King Ranch
owned by J and J Wholesalers, Inc.,
co-debtor**

\$11,442.03**\$26,800.00****\$0.00****P.O. Box 250
Holly Springs, MS 38635**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Non Purchase Money Auto Lien**

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

5733

Debtor 1	Michael Ryan Jones			Case number (if known)	19-10600
	First Name	Middle Name	Last Name		
Debtor 2	Stephanie B Jones				
	First Name	Middle Name	Last Name		

2.3	Bank of Holly Springs Creditor's Name	Describe the property that secures the claim: 2014 Ford F250 4x4m, 2007 Ford XLT, & 2014 Polaris Side-by-Side owned by J and J Wholesalers, Inc., co-debtor	\$15,147.02	\$20,000.00	\$0.00
<p>P.O. Box 250 Holly Springs, MS 38635 Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Nature of claim. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Non Purchase Money Auto Lien</p>					
<p>Date debt was incurred _____</p> <p>Last 4 digits of account number 5733</p>					
2.4	Bank of Holly Springs Creditor's Name	Describe the property that secures the claim: 2007 Double Tree 38' 5th wheel camper owned by J and J Wholesalers, Inc., co-debtor	\$21,280.88	\$23,265.00	\$0.00
<p>P.O. Box 250 Holly Springs, MS 38635 Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Nature of claim. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Purchase Money Lien</p>					
<p>Date debt was incurred _____</p> <p>Last 4 digits of account number 6878</p>					
2.5	Bank of Holly Springs Creditor's Name	Describe the property that secures the claim: 2008 Ford F-250 4x4, 2010 Ford Expedition, PMSI in a 2014 Polaris Razer 1000XP, PMSI in a 1994 Sea Ray VS 3210 owned by J and J Wholesalers, Inc., co-debtor	\$13,629.76	\$20,000.00	\$0.00
<p>P.O. Box 250 Holly Springs, MS 38635 Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another</p> <p>Nature of claim. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit</p>					

Debtor 1	Michael Ryan Jones			Case number (if known)	19-10600	
	First Name	Middle Name	Last Name			
Debtor 2	Stephanie B Jones			First Name	Middle Name	Last Name

Check if this claim relates to a community debt Other (including a right to offset) **NPML & PMSI**

Date debt was incurred _____ Last 4 digits of account number **9511** _____

2.6	Bank of Holly Springs	Describe the property that secures the claim:	\$30,016.17	\$35,000.00	\$0.00
	Creditor's Name	2008 Ford F-250 4x4, 2008 F-250 4x4 King Ranch, 2008 Ford F-250 4x4 Lariat, 2008 Ford F-350 4x4 Dually Lariat, 2013 Jeep Saraha, 2008 Jeep Wrangler owned by J and J Wholesalers, Inc., co-debtor			

P.O. Box 250
Holly Springs, MS 38635

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed
Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Non Purchase Money Auto Lien**

Date debt was incurred _____ Last 4 digits of account number **9669** _____

2.7	Bank of Holly Springs	Describe the property that secures the claim:	\$11,484.41	\$20,000.00	\$0.00
	Creditor's Name	2008 Ford F-350 4x4 owned by J & J Wholesalers, Inc., co-debtor			

P.O. Box 250
Holly Springs, MS 38635

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed
Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Purchase Money Auto Lien**

Date debt was incurred _____ Last 4 digits of account number **1208** _____

2.8	Merchants & Farmers Bank	Describe the property that secures the claim:	\$40,267.61	\$50,000.00	\$0.00
	Creditor's Name	2015 Ford F250: over 21,000 miles (\$43,965.00) & 2015 Can-Am Maverick 1000R Turbo X DS (\$10,066.50)			

P.O. Box 520
Kosciusko, MS 39090

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed
Nature of lien. Check all that apply.

Debtor 1 Michael Ryan Jones	First Name _____	Middle Name _____	Last Name _____	Case number (if known) _____
Debtor 2 Stephanie B Jones	First Name _____	Middle Name _____	Last Name _____	19-10600
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Other (including a right to offset) Purchase Money Auto Lien <input type="checkbox"/> Check if this claim relates to a community debt				

Date debt was incurred **2/26/2018** Last 4 digits of account number _____

2.9	MS Federal Credit Union	Describe the property that secures the claim: 2015 Ford F250: over 88,000 miles	\$34,500.00	\$43,000.00	\$0.00
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Creditor's Name _____

1101 Jackson Ave West Oxford, MS 38655

Number, Street, City, State & Zip Code _____

Who owes the debt? Check one.

<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed
<input checked="" type="checkbox"/> At least one of the debtors and another	
<input type="checkbox"/> Check if this claim relates to a community debt	Nature of lien. Check all that apply.
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Non Purchase Money Auto Lien	

Date debt was incurred **08/08/2016** Last 4 digits of account number _____

2.1	MS Federal Credit Union	Describe the property that secures the claim: 2013 Ford Expedition: over 63,000 miles	\$27,500.00	\$23,557.50	\$3,942.50
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Creditor's Name _____

1101 Jackson Ave West Oxford, MS 38655

Number, Street, City, State & Zip Code _____

Who owes the debt? Check one.

<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed
<input checked="" type="checkbox"/> At least one of the debtors and another	
<input type="checkbox"/> Check if this claim relates to a community debt	Nature of lien. Check all that apply.
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Purchase Money Auto Lien	

Date debt was incurred **7/7/2016** Last 4 digits of account number _____

2.1	Renaissance Bank	Describe the property that secures the claim: 2011 GMC Yukon: over 130,000 miles	\$13,826.00	\$18,585.00	\$0.00
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Creditor's Name _____

**Collection Recovery Dept
P.O. Box 4140
Tupelo, MS 38803**

Number, Street, City, State & Zip Code _____

Who owes the debt? Check one.

Official Form 106D Additional Page of **Schedule D: Creditors Who Have Claims Secured by Property** page 4 of 6

Debtor 1 **Michael Ryan Jones**

First Name Middle Name Last Name

Case number (if known)

19-10600

Debtor 2 **Stephanie B Jones**

First Name Middle Name Last Name

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Purchase Money Auto Lien**

Date debt was incurred **08/21/2015**

Last 4 digits of account number **6740**

2.1 **2 Snap On Credit LLC**

Creditor's Name

**950 Technology Way
Suite 301
Libertyville, IL 60048**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

miscellaneous items of assorted tools (all of which were stolen)

\$963.00

\$0.00

\$963.00

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed
Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Purchase Money Lien**

Date debt was incurred **11/09/2016**

Last 4 digits of account number **2501**

2.1 **3 Time Payment Corp**

Creditor's Name

**10M Commerce Way
Woburn, MA 01801**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

air compressor & heater

\$7,000.00

\$7,000.00

\$0.00

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed
Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Purchase Money Lien**

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$421,565.87

If this is the last page of your form, add the dollar value totals from all pages.

\$421,565.87

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1	Michael Ryan Jones	First Name	Middle Name	Last Name	Case number (if known)	19-10600
Debtor 2	Stephanie B Jones	First Name	Middle Name	Last Name		
<input type="checkbox"/> Name, Number, Street, City, State & Zip Code Jones & Schneller, PLLC 126 North Spring Street Holly Springs, MS 38635					On which line in Part 1 did you enter the creditor?	<u>2.8</u>
					Last 4 digits of account number	_____
<input type="checkbox"/> Name, Number, Street, City, State & Zip Code R. Brannon Kahlstorf, Esq. P.O. Box 7120 Tupelo, MS 38802					On which line in Part 1 did you enter the creditor?	<u>2.11</u>
					Last 4 digits of account number	_____
<input type="checkbox"/> Name, Number, Street, City, State & Zip Code Schneller & Lomenick, P.A. Attorneys At Law 126 North Spring St. P.O. Box 417 Holly Springs, MS 38635					On which line in Part 1 did you enter the creditor?	<u>2.1</u>
					Last 4 digits of account number	_____
<input type="checkbox"/> Name, Number, Street, City, State & Zip Code Terry D. Little, Esq. Harper Whitwell, PLLC P.O. Box 3150 Oxford, MS 38655					On which line in Part 1 did you enter the creditor?	<u>2.9</u>
					Last 4 digits of account number	_____
<input type="checkbox"/> Name, Number, Street, City, State & Zip Code Terry D. Little, Esq. Harper Whitwell, PLLC P.O. Box 3150 Oxford, MS 38655					On which line in Part 1 did you enter the creditor?	<u>2.10</u>
					Last 4 digits of account number	_____

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	19-10600		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	Bank of Holly Springs Nonpriority Creditor's Name P.O. Box 250 Holly Springs, MS 38635 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify overdrafted business bank account _____
		\$3,361.27

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600**4.2****BMH North**

Nonpriority Creditor's Name

Patient Payments**MSC 410407****P.O. Box 415000****Nashville, TN 37241**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **medical services**

4.3**BMH Oxford Emergency Physicians**

Nonpriority Creditor's Name

P.O. Box 730540**Dallas, TX 75373-0540**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number _____

\$1,835.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **medical services**

4.4**Capital One Bank**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept.**P.O. Box 30253****Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number **5205****\$721.00**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **credit card purchases**

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

4.5 Comenity Bank - Ulta Nonpriority Creditor's Name P.O. Box 182120 Columbus, OH 43218 Number Street City State Zip Code	Last 4 digits of account number 5824 When was the debt incurred? 11/20/2016 As of the date you file, the claim is: Check all that apply	\$914.00
<p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify credit card purchases</p> <p><input type="checkbox"/> Yes</p>		
Type of NONPRIORITY unsecured claim: <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>		
4.6 DirecTV Nonpriority Creditor's Name Bankruptcy Dept. P.O. Box 6550 Greenwood Village, CO 80155-6550 Number Street City State Zip Code		
Last 4 digits of account number \$700.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply		
<p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify satellite television services</p> <p><input type="checkbox"/> Yes</p>		
Type of NONPRIORITY unsecured claim: <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>		
4.7 Garrett, Friday & Garner, PLLC Nonpriority Creditor's Name Ray Garrett, Esq. 1205 Office Park Dr, Ste B Oxford, MS 38655 Number Street City State Zip Code		
Last 4 digits of account number \$2,400.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply		
<p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify legal fees</p> <p><input type="checkbox"/> Yes</p>		
Type of NONPRIORITY unsecured claim: <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>		

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600**4.8****Intuit**
Nonpriority Creditor's Name
20 Pacifica
Suite 1450
Irvine, CA 92618

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **Services** _____

4.9**Johnnie Sneed**

Nonpriority Creditor's Name

CLIENT TO PROVIDE INFO

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number _____

\$5,000.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **refund** _____

4.10**JPB Pathology, Inc.**

Nonpriority Creditor's Name

P.O. Box 428
Oxford, MS 38655

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify **medical services** _____

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

4.1 1	Murphrees Frame Supply Nonpriority Creditor's Name P.O. Box 625 Bruce, MS 38915 Number Street City State Zip Code	Last 4 digits of account number _____	\$4,000.00
Who incurred the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify business debt _____			
4.1 2	Paul Shirley Nonpriority Creditor's Name	Last 4 digits of account number _____	\$5,000.00
Who incurred the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify refund _____			
4.1 3	Progressive Insurance Nonpriority Creditor's Name The Progressive Corporation 6300 Wilson Mills Rd. Mayfield Village, OH 44143 Number Street City State Zip Code	Last 4 digits of account number _____	\$148.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify insurance premiums _____			

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

4.1 4	Radiology Assoc of Oxford Nonpriority Creditor's Name P.O. Box 55449 Jackson, MS 39296 Number Street City State Zip Code	Last 4 digits of account number	misc. accts	\$341.00
Who incurred the debt? Check one.				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 				
As of the date you file, the claim is: Check all that apply				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 				
Type of NONPRIORITY unsecured claim:				
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify medical services				
4.1 5	Radiology Assoc. of Oxford, PA Nonpriority Creditor's Name P.O. Box 55449 Jackson, MS 39296 Number Street City State Zip Code	Last 4 digits of account number	Unknown	
Who incurred the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 				
As of the date you file, the claim is: Check all that apply				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 				
Type of NONPRIORITY unsecured claim:				
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify medical services				
4.1 6	Renasant Bank Nonpriority Creditor's Name Collection Recovery Dept P.O. Box 4140 Tupelo, MS 38803 Number Street City State Zip Code	Last 4 digits of account number	\$37,000.00	
Who incurred the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 				
As of the date you file, the claim is: Check all that apply				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 				
Type of NONPRIORITY unsecured claim:				
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify signature loan				

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

4.1 7	Square Nonpriority Creditor's Name 1455 Market St. Suite 600 San Francisco, CA 94103	Last 4 digits of account number _____	\$548.69
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		When was the debt incurred? _____	
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Services _____			
4.1 8	Synchrony Bank - Belk Nonpriority Creditor's Name Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060	Last 4 digits of account number _____	\$1,044.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		When was the debt incurred? _____	
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify credit card purchases _____			
4.1 9	Synchrony Bank - TJX Nonpriority Creditor's Name Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060	Last 4 digits of account number _____	\$1,220.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		When was the debt incurred? _____	
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify credit card purchases _____			

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

4.2 0	Synchrony Bank - Walmart Nonpriority Creditor's Name Bankruptcy Dept P.O. Box 965060 Orlando, FL 32896-5060	Last 4 digits of account number 4291	\$725.00
<p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>		<p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify credit card purchases</p>	
<p>Urgent Care Clinic of Oxford, LLC Nonpriority Creditor's Name 1487 Belk Blvd Oxford, MS 38655</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>		<p>Last 4 digits of account number</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify medical services</p>	
<p>ViaSat, Inc. Nonpriority Creditor's Name 349 Inverness Drive South Englewood, CO 80112</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>		<p>Last 4 digits of account number</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify broken contract</p>	

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

4.2 3	Women's Clinic of New Albany Nonpriority Creditor's Name 403 Doctors Drive New Albany, MS 38652 Number Street City State Zip Code	Last 4 digits of account number _____	\$878.00
Who incurred the debt? Check one.		When was the debt incurred? _____	
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Is the claim subject to offset?		<input type="checkbox"/> Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify medical services _____	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
Alliance Collection Services
207 E Franklin St.
Tupelo, MS 38804

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.23 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Credit Collection Services
P.O. Box 607
Norwood, MA 02062

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
LVNV Funding, LLC
c/o Resurgent Capital Services
PO Box 1269
Greenville, SC 29602

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.18 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Phoenix Financial Services, LLC
P.O. Box 361450
Indianapolis, IN 46236

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Smith Rouchon & Associates
1456 Ellis Ave.
Jackson, MS 39204

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.21 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Smith Rouchon & Associates
1456 Ellis Ave.
Jackson, MS 39204

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total Claim

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 0.00
Total claims from Part 2	6e. Total Priority. Add lines 6a through 6d.	6e. \$ 0.00
	6f. Student loans	6f. \$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 66,350.96
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ 66,350.96

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	19-10600		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?
 No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Carter Hitt 101 Mondrian PI Oxford, MS 38655	Contract Type: personal service contract Description: contingency fee agreement for legal services Terms: \$150.00 per hour Buyout: n/a Interest: client

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones	First Name	Middle Name	Last Name	
Debtor 2	Stephanie B Jones	(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:			NORTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	19-10600				

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line _____
 Schedule E/F, line **4.11**
 Schedule G _____
Murphrees Frame Supply

3.2 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line _____
 Schedule E/F, line **4.17**
 Schedule G _____
Square

3.3 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line _____
 Schedule E/F, line **4.8**
 Schedule G _____
Intuit

Debtor 1 **Michael Ryan Jones**
Stephanie B Jones

Case number (if known) **19-10600**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.4 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.1
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.5 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line _____
 Schedule E/F, line 4.1
 Schedule G _____
Bank of Holly Springs

3.6 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.2
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.7 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.3
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.8 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.4
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.9 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.5
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.10 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.6
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.11 **J and J Wholesalers, Inc.**
571 Hwy 7 North
Oxford, MS 38655

Schedule D, line 2.7
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

Debtor 1 **Michael Ryan Jones**
Stephanie B Jones

Case number (if known) **19-10600**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.12 **Michael Edward Jones**
1745 JQ West Rd.
Sardis, MS 38666

Schedule D, line 2.1
 Schedule E/F, line _____
 Schedule G _____
Bank of Holly Springs

3.13 **Michael Edward Jones**
1745 JQ West Rd.
Sardis, MS 38666

Schedule D, line 2.9
 Schedule E/F, line _____
 Schedule G _____
MS Federal Credit Union

3.14 **Michael Edward Jones**
1745 JQ West Rd.
Sardis, MS 38666

Schedule D, line 2.13
 Schedule E/F, line _____
 Schedule G _____
Time Payment Corp

3.15 **Michael Edward Jones**
1745 JQ West Rd.
Sardis, MS 38666

Schedule D, line 2.10
 Schedule E/F, line _____
 Schedule G _____
MS Federal Credit Union

Fill in this information to identify your case:

Debtor 1 Michael Ryan Jones
Debtor 2 Stephanie B Jones
(Spouse, if filing)
United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI
Case number 19-10600
(If known)

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

Official Form 106I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed
 Not employed

Debtor 2 or non-filing spouse

Employed
 Not employed

Occupation

self employed

Student

Employer's name

Employer's address

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1	For Debtor 2 or non-filing spouse
--------------	-----------------------------------

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross Income. Add line 2 + line 3.

2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Michael Ryan Jones**
 Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 0.00	\$ 0.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 0.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 542.37	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: <u>draws from J & J Wholesalers</u>	8h.+ \$ 1,600.00	+ \$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,600.00	\$ 542.37	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,600.00	+ \$ 542.37	= \$ 2,142.37
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 2,142.37		
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <u>All expenses of the home, which is owned by J and J Wholesalers. Thus, debtors estimate that the value of the rent and utilities is \$1400.00 per month; but lowers expenses.</u>			

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones
Debtor 2	Stephanie B Jones
(Spouse, if filing)	
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI
Case number	19-10600
(If known)	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes.

Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

Son

No

Yes

No

Yes

No

Yes

No

Yes

Son

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **0.00**

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ **0.00**
4b. \$ **0.00**
4c. \$ **0.00**
4d. \$ **0.00**
5. \$ **0.00**

Debtor 1 **Michael Ryan Jones**
 Debtor 2 **Stephanie B Jones**

Case number (if known) **19-10600**

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 0.00
	6b. Water, sewer, garbage collection	6b. \$ 0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 0.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 850.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 200.00	
10. Personal care products and services	10. \$ 50.00	
11. Medical and dental expenses	11. \$ 100.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 0.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00	
14. Charitable contributions and religious donations	14. \$ 100.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 0.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ 0.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: _____	17c. \$ 0.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: misc expenses	21. +\$ 150.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 1,450.00	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 1,450.00	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 2,142.37	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 1,450.00	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 692.37	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	19-10600		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Michael Ryan Jones

Michael Ryan Jones
Signature of Debtor 1

Date March 11, 2019

/s/ Stephanie B Jones

Stephanie B Jones
Signature of Debtor 2

Date March 11, 2019

Fill in this information to identify your case:

Debtor 1	Michael Ryan Jones		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie B Jones		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	<u>19-10600</u>		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2018)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	Unknown	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	Unknown

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For the calendar year before that: (January 1 to December 31, 2017)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	Unknown	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$10,747.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No
 Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:		\$0.00	Child Support	\$3,500.00
For last calendar year: (January 1 to December 31, 2018)		\$0.00	Child Support	\$1,500.00
	EIC & misc. tax credits	\$2,768.00	EIC & misc. tax credits	\$2,769.00
For the calendar year before that: (January 1 to December 31, 2017)		\$0.00	Child Support	\$1,500.00
	EIC & misc. tax credits	\$4,134.00	EIC & misc. tax credits	\$4,135.00
	Rental Income	\$2,025.00	Rental Income	\$2,025.00

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.
 Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.
 Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Renacant Bank versus J and J Wholesalers, Inc., Michael Ryan Jones, Michael Edward Jones, Stephanie Bailey Jones L18-550	Debt Collection	Lafayette Co Circuit Court 1 Courthouse Sq, Ste 101 Oxford, MS 38655	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Zach Whitfield v Michael Ryan Jones unknown	collection suit	Justice Court of Lafayette Co, MS 713 Jackson Ave E Oxford, MS 38655	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Merchants & Farmers Bank VS. Michael Ryan Jones CV2018-425	Complaint in Replevin	Circuit Court of Marshall County 128 E Van Dorn Ave. Holly Springs, MS 38635	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Mississippi Federal Credit Union VS. Michael E. Jones and Stephanie B. Jones CV2018-82JMP1	Complaint in Replevin	Panola County Circuit Court 215 Pocahontas St. Sardis, MS 38666	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Mississippi Federal Credit Union VS. Michael E. Jones and M. Ryan Jones CV2018-83SMP1	Complaint in Replevin	Panola County Circuit Court 215 Pocahontas St. Sardis, MS 38666	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**

Case number (if known)

19-10600

Case title Case number	Nature of the case	Court or agency	Status of the case
Coby Lee Forester v J and J Wholesalers, Inc., Michael Ryan Jones & Michael Edward Jones L18-300	PI claim	Circuit Court of Lafayette County, MS 1 Courthouse Sq, Ste 101 Oxford, MS 38655	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
Merchants & Farmers Bank P.O. Box 520 Kosciusko, MS 39090	2015 Ford F250: over 21,000 miles (\$43,965.00) & 2015 Can-Am Maverick 1000R Turbo X DS (\$10,066.50)	January 29, 2019	\$54,031.50
	<input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Community Church Oxford, MS 38655	tithes & offering	over the past 24 months	\$2,400.00

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600****Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

 No Yes. Fill in the details.

Describe the property you lost and how the loss occurred

2011 Ford Expedition was in auto wreck caused by hitting a deer.

Describe any insurance coverage for the loss

had insurance, but it was in the name of the business and not in their personal name

Date of your loss

5/2018

Value of property lost

\$2,500.00

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

 No Yes. Fill in the details.

Person Who Was Paid
Address
Email or website address
Person Who Made the Payment, if Not You

Gambrell & Associates, PLLC
101 Ricky D Britt Sr Blvd., Ste 3
Oxford, MS 38655

Description and value of any property transferred

Court Costs - \$310.00
Attorney Fees - \$1500.00

Date payment or transfer was made

02/11/2019

Amount of payment

\$1,810.00

DebtorCC
001 Debtorcc, Inc.
372 Summit Avenue
Jersey City, NJ 07306

Credit Counseling Certificates - \$14.95

2/11/2019

\$14.95

C. Gaines Baker, Esq.
136 Public Sq. #1
Batesville, MS 38606

legal fees for bankruptcy consultation ; \$75.00

1/2019

\$75.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

 No Yes. Fill in the details.

Person Who Was Paid
Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

 No Yes. Fill in the details.

Person Who Received Transfer
Address

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person's relationship to you

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Renaissance Bank Collection Recovery Dept P.O. Box 4140 Tupelo, MS 38803	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	5/2018	\$200.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600****Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
J and J Wholesale, Inc. 571 Hwy 7 North Oxford, MS 38655	restore/ wholesale autos Debtors	EIN: 47-1482363 From-To 2014 to present

Debtor 1 **Michael Ryan Jones**
Debtor 2 **Stephanie B Jones**Case number (if known) **19-10600**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Totty Tots, LLC 571 Hwy 7 North Oxford, MS 38655	daycare business	EIN: xxx-xx-0348
Stephanie B Jones 571 Hwy 7 North Oxford, MS 38655	Debtors	From-To 2015 to 2017
Rebel Salvage, Inc. 571 Hwy 7 North Oxford, MS 38655	salvage	EIN:
Rebel Auto Body and Diesel Inc. 571 Hwy 7 North Oxford, MS 38655	Debtors	From-To 2017 to 2018
Rebel Auto Body and Diesel Inc. 571 Hwy 7 North Oxford, MS 38655	auto body & salvage	EIN:
Stephanie B Jones 571 Hwy 7 North Oxford, MS 38655	Debtors	From-To 2016 to present
Stephanie B Jones 571 Hwy 7 North Oxford, MS 38655	direct sales	EIN: xxx-xx-0348
		From-To 2017 to 2017

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

 No Yes. Fill in the details below.Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael Ryan JonesMichael Ryan Jones
Signature of Debtor 1/s/ Stephanie B JonesStephanie B Jones
Signature of Debtor 2Date March 11, 2019Date March 11, 2019Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)? No Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

 No Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filings fee
\$75	administrative fee
<u>+</u>	<u>\$15</u> trustee surcharge
\$335 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filings fee
+ \$550	administrative fee
\$1,717 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	<u>administrative fee</u>
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	<u>administrative fee</u>
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Northern District of Mississippi

In re **Michael Ryan Jones**
Stephanie B Jones

Debtor(s)

Case No. **19-10600**
Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 3,600.00
Prior to the filing of this statement I have received	\$ 1,500.00
Balance Due	\$ 2,100.00

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify): **through the Chapter 13 Plan.**

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Representation of the debtor in motions to modify the plan, motions to suspend the plan payments, objections to claims, motions to avoid liens, motions to lift stay filed by creditors, and motions to dismiss filed by the trustee or any creditors.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

The fee is limited to \$800.00 above the amount stated above as the total fee. If the fees and expenses at the hourly rate or \$250.00 per hour for attorney time and \$85.00 per hour for paralegal time exceeds the stated fee by more than \$800.00, then additional charges for fees and expenses will be submitted to the court for approval. This provision is placed in the the contract with the debtors. Example, if the No-Look fee is \$3,200.00, then no additional fees will be charged until the time and expenses in the case exceeds \$4,000.00. This is done to comply with the provision that if contested matters result in the expenditure of an extraordinary amount of time, counsel may request an enhancement of the No-Look fee and Debtor will file a application requestin any additional fees along with detailed time sheet establishing the time expended resulting in the need for additional fees to compensate counsel for time and expenses exceeds the No-Look fee by more than \$800.00.

Representation of the debtors in adversary proceedings such as complaints to strip second mortgages or complaints to set aside pre-petition or post-petition taransfers are not included in the No-Look fee. Counsel will charge fees in the same hourly rate as set forth above along with expenses incurred in the handling of the Adversary Proceeding.

Actions in behalf of Debtor to recover preferential payments to judgment creditor on garnished funds, to recover damages from creditors and other parties for violation of the Automatic Stay, for mortgage lender abuses and other post-petition actions of creditors will be handled by counsel on a contingent fee basis, with counsel recovering 50% of the net recovery after payment of all expenses incurred in the litigation. Counsel will only be paid the contingency fee in cases such as these upon the approval of said fees by the Court after notification to all creditors and parties-in-interest.

In re

Michael Ryan Jones
Stephanie B Jones

Debtor(s)

Case No. **19-10600**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 11, 2019

Date

/s/ Robert Gambrell

Robert Gambrell 4409

Signature of Attorney

Gambrell & Associates, PLLC

101 Ricky D Britt Sr Blvd, Ste 3

Oxford, MS 38655-4236

662-281-8800 Fax: 662-202-1004

rg@ms-bankruptcy.com

Name of law firm

**United States Bankruptcy Court
Northern District of Mississippi**

In re **Michael Ryan Jones
Stephanie B Jones**

Debtor(s)

Case No. **19-10600**
Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **March 11, 2019**

/s/ Michael Ryan Jones

Michael Ryan Jones

Signature of Debtor

Date: **March 11, 2019**

/s/ Stephanie B Jones

Stephanie B Jones

Signature of Debtor

Alliance Collection Services
207 E Franklin St.
Tupelo, MS 38804

Bank of Holly Springs
P.O. Box 250
Holly Springs, MS 38635

BMH North
Patient Payments
MSC 410407
P.O. Box 415000
Nashville, TN 37241

BMH Oxford Emergency Physicians
P.O. Box 730540
Dallas, TX 75373-0540

Capital One Bank
Attn: Bankruptcy Dept.
P.O. Box 30253
Salt Lake City, UT 84130

Carter Hitt
101 Mondrian Pl
Oxford, MS 38655

Comenity Bank - Ulta
P.O. Box 182120
Columbus, OH 43218

Credit Collection Services
P.O. Box 607
Norwood, MA 02062

DirecTV
Bankruptcy Dept.
P.O. Box 6550
Greenwood Village, CO 80155-6550

Garrett, Friday & Garner, PLLC
Ray Garrett, Esq.
1205 Office Park Dr, Ste B
Oxford, MS 38655

Intuit
20 Pacifica
Suite 1450
Irvine, CA 92618

J and J Wholesalers, Inc.
571 Hwy 7 North
Oxford, MS 38655

Johnnie Sneed
CLIENT TO PROVIDE INFO

Jones & Schneller, PLLC
126 North Spring Street
Holly Springs, MS 38635

JPB Pathology, Inc.
P.O. Box 428
Oxford, MS 38655

LVNV Funding, LLC
c/o Resurgent Capital Services
PO Box 1269
Greenville, SC 29602

Merchants & Farmers Bank
P.O. Box 520
Kosciusko, MS 39090

Michael Edward Jones
1745 JQ West Rd.
Sardis, MS 38666

MS Federal Credit Union
1101 Jackson Ave West
Oxford, MS 38655

Murphrees Frame Supply
P.O. Box 625
Bruce, MS 38915

Paul Shirley
CLIENT TO PROVIDE INFO

Phoenix Financial Services, LLC
P.O. Box 361450
Indianapolis, IN 46236

Progressive Insurance
The Progressive Corporation
6300 Wilson Mills Rd.
Mayfield Village, OH 44143

R. Brannon Kahlstorf, Esq.
P.O. Box 7120
Tupelo, MS 38802

Radiology Assoc of Oxford
P.O. Box 55449
Jackson, MS 39296

Radiology Assoc. of Oxford, PA
P.O. Box 55449
Jackson, MS 39296

Renaasant Bank
Collection Recovery Dept
P.O. Box 4140
Tupelo, MS 38803

Schneller & Lomenick, P.A.
Attorneys At Law
126 North Spring St.
P.O. Box 417
Holly Springs, MS 38635

Smith Rouchon & Associates
1456 Ellis Ave.
Jackson, MS 39204

Snap On Credit LLC
950 Technology Way
Suite 301
Libertyville, IL 60048

Square
1455 Market St.
Suite 600
San Francisco, CA 94103

Synchrony Bank - Belk
Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Synchrony Bank - TJX
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Synchrony Bank - Walmart
Bankruptcy Dept
P.O. Box 965060
Orlando, FL 32896-5060

Terry D. Little, Esq.
Harper Whitwell, PLLC
P.O. Box 3150
Oxford, MS 38655

Time Payment Corp
10M Commerce Way
Woburn, MA 01801

Urgent Care Clinic of Oxford, LLC
1487 Belk Blvd
Oxford, MS 38655

ViaSat, Inc.
349 Inverness Drive South
Englewood, CO 80112

Women's Clinic of New Albany
403 Doctors Drive
New Albany, MS 38652